



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [HAWAIIAN ELECTRIC INDUSTRIES, INC.](#)

City/State [HONOLULU, HI](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [15,760,163](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[1001 BISHOP STREET, SUITE 2900](#)
[HONOLULU, HI 96813](#)

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BHC Name

City/State

3842957

12

9

RSSD Number

FR Dist.

Peer #

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	15,408,423	14,115,602	14,252,503	13,429,867	12,829,371
Net income (\$000)	191,645	147,339	197,824	217,882	201,774
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.94			1.03			1.03			1.18			1.22		
+ Non-interest income	16.50			16.54			16.46			19.61			20.39		
– Overhead expense	15.56			15.65			15.52			18.61			19.53		
– Provision for credit losses	-0.19			0.33			0.35			0.17			0.11		
+ Securities gains (losses)	0			0.09			0.07			0			0		
+ Other tax equivalent adjustments	0			0.33			0			0			0		
= Pretax net operating income (tax equivalent)	2.08			2.02			1.68			2.01			1.97		
Net operating income	1.66			1.39			1.39			1.62			1.57		
Net income	1.66			1.39			1.39			1.62			1.57		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.03			3.54			3.46			4.16			4.14		
Interest expense	1.24			1.45			1.41			1.70			1.66		
Net interest income (tax equivalent)	1.79			2.09			2.06			2.46			2.48		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08			0.41			0.40			0.45			0.34		
Earnings coverage of net loan and lease losses (X)	66.23			12.89			13.48			13.17			16.44		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.48			1.67			1.90			1.04			1.08		
Allowance for loan and lease losses / Total loans and leases	1.47			1.66			1.89			1.04			1.08		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.96			0.76			0.88			0.58			0.57		
30–89 days past due loans and leases / Total loans and leases	0.11			0.16			0.19			0.21			0.29		
Liquidity and Funding															
Net noncore funding dependence	29.73			33.15			30.77			38.20			36.73		
Net short-term noncore funding dependence	2.11			5.41			2.51			8.38			6.96		
Net loans and leases / Total assets	32.36			37.18			35.06			36.96			36.57		
Capitalization															
Tier 1 leverage ratio	0			0			0			0			0		
Holding company equity capital / Total assets	15.12			15.98			15.58			16.59			16.50		
Total equity capital (including minority interest) / Total assets	15.12			15.98			15.58			16.59			16.50		
Common equity tier 1 capital / Total risk-weighted assets															
Net loans and leases / Equity capital (X)	2.14			2.33			2.25			2.23			2.22		
Cash dividends / Net income	58.17			73.35			72.84			64.01			66.90		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	8.37			7.58			9.16			4.89			0.03		
Equity capital	2.60			3.59			2.51			5.46			3.09		
Net loans and leases	-5.66			7.09			3.56			6			3.55		
Noncore funding	3.55			-0.48			-4.21			8.70			5.73		
Parent Company Ratios															
Short-term debt / Equity capital	3.87			5.93			3.40			4.24			2.27		
Long-term debt / Equity capital	19.88			15.03			19.21			17.50			18.45		
Equity investment in subsidiaries / Equity capital	124.45			121.77			123.80			121.12			120.48		
Cash from ops + noncash items + op expense / Op expense + dividends	95.10			104.06			98.51			101.37			105.19		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	151,112	162,287	215,131	234,868	221,825	-6.89	0.95
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	150,680	162,043	214,809	234,636	221,825	-7.01	0.66
Tax-exempt income on loans and leases.....	432	244	322	232	0	77.05	
Estimated tax benefit on income on loans and leases.....	48	45	59	51	0	4.78	
Income on loans and leases (tax equivalent).....	151,160	162,332	215,190	234,919	221,825	-6.88	0.98
Investment interest income (tax equivalent).....	31,430	22,593	30,113	32,488	36,633	39.12	128.20
Interest on balances due from depository institutions.....	61	216	241	320	942	-71.76	-80.00
Interest income on other earning assets.....	689	294	431	652	2,861	134.35	-62.84
Total interest income (tax equivalent).....	183,340	185,435	245,975	268,379	262,261	-1.13	10.70
Interest on time deposits of \$250K or more.....	595	2,398	2,700	6,752	5,235	-75.19	
Interest on time deposits < \$250K.....	2,453	4,124	5,244	5,923	5,809	-40.52	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,238	3,095	3,588	5,056	3,876	-60.00	81.26
Interest on other borrowings and trading liabilities.....	70,656	66,251	88,276	91,861	90,227	6.65	13.45
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	74,942	75,868	99,808	109,592	105,147	-1.22	12.19
Net interest income (tax equivalent).....	108,398	109,567	146,167	158,787	157,114	-1.07	9.69
Non-interest income.....	1,906,780	1,751,113	2,345,794	2,633,508	2,615,316	8.89	12.44
Adjusted operating income (tax equivalent).....	2,015,178	1,860,680	2,491,961	2,792,295	2,772,430	8.30	12.29
Overhead expense.....	1,798,118	1,656,570	2,212,501	2,499,663	2,504,952	8.54	21.49
Provision for credit losses.....	-22,367	35,204	49,811	23,480	14,745		
Securities gains (losses).....	528	9,275	9,275	653	0	-94.31	-11.71
Other tax equivalent adjustments.....	0	35,204	0	0	0	-100.00	
Pretax net operating income (tax equivalent).....	239,955	213,385	238,924	269,805	252,733	12.45	-19.97
Applicable income taxes.....	48,229	30,691	40,910	51,637	50,797	57.14	-49.87
Tax equivalent adjustments.....	81	35,355	190	286	162	-99.77	
Applicable income taxes (tax equivalent).....	48,310	66,046	41,100	51,923	50,959	-26.85	-49.78
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	191,645	147,339	197,824	217,882	201,774	30.07	-5.88
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	191,645	147,339	197,824	217,882	201,774	30.07	-5.88
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	191,645	147,339	197,824	217,882	201,774	30.07	-5.88
Investment securities income (tax equivalent).....	31,430	22,593	30,113	32,488	36,633	39.12	128.20
US Treasury and agency securities (excluding mortgage-backed securities).....	1,206	1,584	1,921	2,811	3,600	-23.86	-61.38
Mortgage-backed securities.....	29,255	19,375	26,148	26,719	31,316	50.99	174.69
All other securities.....	969	1,634	2,044	2,958	1,717	-40.66	
Cash dividends declared.....	111,477	108,066	144,096	139,463	134,987	3.16	11.04
Common.....	111,477	108,066	144,096	139,463	134,987	3.16	11.04
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.59			1.75			1.73			2			2.04		
Less: Interest expense	0.65			0.72			0.70			0.82			0.82		
Equals: Net interest income (tax equivalent)	0.94			1.03			1.03			1.18			1.22		
Plus: Non-interest income	16.50			16.54			16.46			19.61			20.39		
Equals: adjusted operating income (tax equivalent)	17.44			17.58			17.48			20.79			21.61		
Less: Overhead expense	15.56			15.65			15.52			18.61			19.53		
Less: Provision for credit losses	-0.19			0.33			0.35			0.17			0.11		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0.09			0.07			0			0		
Plus: other tax equivalent adjustments	0			0.33			0			0			0		
Equals: Pretax net operating income (tax equivalent)	2.08			2.02			1.68			2.01			1.97		
Less: Applicable income taxes (tax equivalent)	0.42			0.62			0.29			0.39			0.40		
Less: Minority interest	0			0			0			0			0		
Equals: Net operating income	1.66			1.39			1.39			1.62			1.57		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	1.66			1.39			1.39			1.62			1.57		
Memo: Net income (last four quarters)	1.59			1.53			1.39			1.62			1.57		
Net income—BHC and noncontrolling (minority) interest	1.66			1.39			1.39			1.62			1.57		
Margin Analysis															
Average earning assets / Average assets	52.37			49.46			49.82			47.98			49.36		
Average interest-bearing funds / Average assets	47.82			48.30			48.27			48.80			49.36		
Interest income (tax equivalent) / Average earning assets	3.03			3.54			3.46			4.16			4.14		
Interest expense / Average earning assets	1.24			1.45			1.41			1.70			1.66		
Net interest income (tax equivalent) / Average earning assets	1.79			2.09			2.06			2.46			2.48		
Yield or Cost															
Total loans and leases (tax equivalent)	3.83			4.06			4.01			4.71			4.66		
Interest-bearing bank balances	0.08			0.27			0.22			1.16			1.40		
Federal funds sold and reverse repos															
Trading assets															
Total earning assets	3.03			3.54			3.46			4.16			4.14		
Investment securities (tax equivalent)	1.53			2.05			1.90			2.26			2.41		
US Treasury and agency securities (excluding mortgage-backed securities)	1.50			2.35			2.33			2.18			2.15		
Mortgage-backed securities	1.43			1.80			1.64			2.21			2.39		
All other securities	2.82			3.22			3.15			3.87			3.23		
Interest-bearing deposits	0.08			0.20			0.17			0.30			0.25		
Time deposits of \$250K or more	0.75			1.43			1.34			2.10			1.73		
Time deposits < \$250K	0.83			1.17			1.13			1.23			1.20		
Other domestic deposits	0.04			0.11			0.09			0.14			0.11		
Foreign deposits															
Federal funds purchased and repos	0.02			0.50			0.41			0.96			0.71		
Other borrowed funds and trading liabilities	3.73			3.74			3.74			4.13			4.20		
All interest-bearing funds	1.36			1.48			1.45			1.67			1.66		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	1,906,780	1,751,113	2,345,794	2,633,508	2,615,316
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	14,332	13,079	17,942	23,623	24,074
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	6,228	4,041	5,609	5,856	6,321
Insurance activities revenue	539	567	772	651	731
Venture capital revenue	0	0	0	0	0
Net servicing fees	195	-533	-788	1,050	1,380
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	8,203	16,791	24,828	16,140	1,742
Other non-interest income	1,877,283	1,717,168	2,297,431	2,586,188	2,581,068
Total overhead expenses	1,798,118	1,656,570	2,212,501	2,499,663	2,504,952
Personnel expense	247,935	226,005	293,791	279,966	278,727
Net occupancy expense	313,402	303,722	423,216	424,430	349,737
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	1,236,781	1,126,843	1,495,494	1,795,267	1,876,488
Fee income on mutual funds and annuities	5,317	3,452	4,805	5,303	6,102
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,626	3,724	3,702	3,841	3,898
Average personnel expense per employee	68.38	60.69	79.36	72.89	71.51
Average assets per employee	4,249.43	3,790.44	3,849.95	3,496.45	3,291.27

Analysis Ratios

Mutual fund fee income / Non-interest income	0.28			0.20			0.20			0.20			0.23		
Overhead expenses / Net Interest Income + non-interest income	89.23			89.04			88.79			89.53			90.36		

Percent of Average Assets

Total overhead expense	15.56			15.65			15.52			18.61			19.53		
Personnel expense	2.15			2.13			2.06			2.08			2.17		
Net occupancy expense	2.71			2.87			2.97			3.16			2.73		
Other operating expenses	10.70			10.64			10.49			13.37			14.63		
Overhead less non-interest income	-0.94			-0.89			-0.94			-1			-0.86		

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	89.23			89.03			88.79			89.52			90.35		
Personnel expense	12.30			12.15			11.79			10.03			10.05		
Net occupancy expense	15.55			16.32			16.98			15.20			12.61		
Other operating expenses	61.37			60.56			60.01			64.29			67.68		
Total non-interest income	94.62			94.11			94.13			94.31			94.33		
Fiduciary activities income	0			0			0			0			0		
Service charges on domestic deposit accounts	0.71			0.70			0.72			0.85			0.87		
Trading revenue	0			0			0			0			0		
Investment banking fees and commissions	0.31			0.22			0.23			0.21			0.23		
Insurance activities revenue	0.03			0.03			0.03			0.02			0.03		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0.01			-0.03			-0.03			0.04			0.05		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.41			0.90			1			0.58			0.06		
Other non-interest income	93.16			92.29			92.19			92.62			93.10		
Overhead less non-interest income	-5.39			-5.08			-5.35			-4.79			-3.98		
Applicable income taxes / Pretax net operating income (tax equivalent)	20.10			14.38			17.12			19.14			20.10		
Applicable income tax + TE / Pretax net operating income + TE	20.13			30.95			17.20			19.24			20.16		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	4,295,940	4,284,802	4,274,336	4,211,242	3,991,515	0.26	10.81
Commercial and industrial loans	708,079	998,109	890,818	616,486	539,170	-29.06	4.50
Loans to individuals	121,325	188,970	167,708	255,518	263,950	-35.80	-22.47
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	147	130	130	3,308	5,584	13.08	-97.89
Other loans and leases	67,851	45,365	46,826	53,282	45,190	49.57	39.26
Less: Unearned income	17,220	19,668	17,700	6,374	583	-12.45	232.82
Loans and leases, net of unearned income	5,176,122	5,497,708	5,362,118	5,133,462	4,844,826	-5.85	8.71
Less: Allowance for loan and lease losses	75,944	91,459	101,201	53,355	52,119	-16.96	29.29
Net loans and leases	5,100,178	5,406,249	5,260,917	5,080,107	4,792,707	-5.66	8.45
Debt securities that reprice or mature in over 1 year	3,009,763	1,822,357	2,131,216	1,291,796	1,482,179	65.16	208.46
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	8,109,941	7,228,606	7,392,133	6,371,903	6,274,886	12.19	42.82
Interest-bearing bank balances	80,011	10,922	114,308	48,631	4,229	632.57	-47.18
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	62,938	59,159	66,148	80,481	48,229	6.39	196.05
Trading assets	0	0	0	0	0		
Total earning assets	8,252,890	7,298,687	7,572,589	6,501,015	6,327,344	13.07	41.05
Non-interest-bearing cash and due from depository institutions	147,912	183,628	227,113	148,182	164,979	-19.45	9.30
Premises, fixed assets, and leases	5,476,946	5,400,987	5,418,567	5,308,498	4,829,768	1.41	20.84
Other real estate owned	0	42	43	0	406	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	1,546		-100.00
Intangible and other assets	1,882,415	1,659,017	1,785,695	1,787,556	1,780,008	13.47	12.15
Total assets	15,760,163	14,542,361	15,004,007	13,745,251	13,104,051	8.37	29.19
Quarterly average assets	15,678,405	14,434,352	14,663,204	13,577,349	13,007,803	8.62	29.69
Average loans and leases (YTD)	5,268,540	5,336,079	5,360,954	4,992,424	4,762,028	-1.27	11.98
Memoranda							
Loans held-for-sale	53,998	16,806	28,275	12,286	1,805	221.30	101.91
Loans not held-for-sale	5,122,124	5,480,902	5,333,843	5,121,176	4,843,021	-6.55	8.18
Real estate loans secured by 1-4 family	3,083,247	3,246,370	3,142,407	3,289,433	3,123,409	-5.02	5.34
Commercial real estate loans	1,212,693	1,038,432	1,131,929	921,809	868,106	16.78	27.67
Construction and land development	134,226	153,380	163,923	99,663	126,772	-12.49	-33.29
Multifamily	142,042	101,844	105,603	101,875	75,712	39.47	156.45
Nonfarm nonresidential	936,425	783,208	862,403	720,271	665,622	19.56	35.08
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	3,072,701	1,881,516	2,197,364	1,372,277	1,530,408	63.31	208.20
U.S. Treasury securities	84,867	5,039	5,014	5,020	4,948	1584.20	1536.46
US agency securities (excluding mortgage-backed securities)	47,272	58,549	57,308	112,767	149,401	-19.26	-74.33
Municipal securities	15,427	27,185	27,185	28,597	23,636	-43.25	
Mortgage-backed securities	2,893,490	1,759,406	2,076,506	1,165,837	1,303,291	64.46	258.28
Asset-backed securities	0	0	0	0	0		
Other debt securities	31,645	31,337	31,351	60,056	49,132	0.98	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,580,830	1,747,658	1,970,417	1,232,826	1,388,533	47.67	158.86
U.S. Treasury securities	44,803	5,039	5,014	5,020	4,948	789.12	763.92
US agency securities (excluding mortgage-backed securities)	47,272	58,549	57,308	112,767	149,401	-19.26	-74.33
Municipal securities	15,427	27,185	27,185	28,597	23,636	-43.25	
Mortgage-backed securities	2,441,683	1,625,548	1,849,559	1,026,386	1,161,416	50.21	202.33
Asset-backed securities	0	0	0	0	0		
Other debt securities	31,645	31,337	31,351	60,056	49,132	0.98	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-7,217	4,764	3,016	4,016	182		
Available-for-sale securities appreciation (depreciation)	-27,762	30,393	27,303	3,388	-33,364		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	570,599	585,870	545,595	625,850	638,131	-2.61	25.48

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	308,647	255,659	325,052	241,478	258,597	20.73	28.13
NOW, ATS and transaction accounts	159,921	180,698	161,264	182,263	183,364	-11.50	86.74
Time deposits less brokered deposits < \$250K	357,544	450,454	432,074	472,114	483,076	-20.63	
MMDA and other savings accounts	7,113,293	6,086,363	6,405,802	5,115,424	4,940,216	16.87	59.69
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,939,405	6,973,174	7,324,192	6,011,279	5,865,253	13.86	55.29
Time deposits of \$250K or more	87,353	107,723	116,756	297,712	344,765	-18.91	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	129,305	95,875	89,670	115,110	65,040	34.87	-21.68
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	92,246	23,000	64,491	135,710	48,992	301.07	
Other borrowings w/remaining maturity of 1 year or less	23,804	265,271	119,598	149,622	73,738	-91.03	-52.39
Other borrowings w/remaining maturity over 1 year	2,220,991	1,974,364	2,064,419	1,864,743	1,825,150	12.49	40.71
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	2,553,699	2,466,233	2,454,934	2,562,897	2,357,685	3.55	21.44
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	50,753		-100.00
Other liabilities	2,883,516	2,779,723	2,887,379	2,890,815	2,668,080	3.73	0.67
Total liabilities	13,376,620	12,219,130	12,666,505	11,464,991	10,941,771	9.47	32.04
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,683,090	1,678,007	1,678,368	1,678,257	1,669,267	0.30	1.55
Common surplus	0	0	0	0	0		
Retained earnings	740,566	645,943	660,398	622,042	543,623	14.65	73.03
Accumulated other comprehensive income	-40,113	-719	-1,264	-20,039	-50,610		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,383,543	2,323,231	2,337,502	2,280,260	2,162,280	2.60	15.24
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,383,543	2,323,231	2,337,502	2,280,260	2,162,280	2.60	15.24
Total liabilities and capital	15,760,163	14,542,361	15,004,007	13,745,251	13,104,051	8.37	29.19
Memoranda							
Non-interest-bearing deposits	2,981,614	2,467,299	2,652,491	1,946,770	1,851,893	20.85	84.96
Interest-bearing deposits	5,045,144	4,613,598	4,788,457	4,362,221	4,358,125	9.35	32.41
Total deposits	8,026,758	7,080,897	7,440,948	6,308,991	6,210,018	13.36	48.04
Long-term debt that reprices within 1 year	23,804	94,487	54,710	108,856	122,730	-74.81	-90.48
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,337,502	2,280,260	2,280,260	2,162,280	2,097,386		
Accounting restatements	0	-15,372	-15,372	0	0		
Net income	191,645	147,339	197,824	217,882	201,774		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,722	-250	111	8,990	6,776		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	111,477	108,066	144,096	139,463	134,987		
Change in other comprehensive income	-38,849	19,320	18,775	30,571	-8,669		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,383,543	2,323,231	2,337,502	2,280,260	2,162,280		

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Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	27.26			29.46			28.49			30.64			30.46		
Commercial and industrial loans	4.49			6.86			5.94			4.49			4.11		
Loans to individuals	0.77			1.30			1.12			1.86			2.01		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0.02			0.04		
Other loans and leases	0.43			0.31			0.31			0.39			0.34		
Net loans and leases	32.36			37.18			35.06			36.96			36.57		
Debt securities over 1 year	19.10			12.53			14.20			9.40			11.31		
Mutual funds and equity securities	0			0			0			0			0		
Subtotal	51.46			49.71			49.27			46.36			47.89		
Interest-bearing bank balances	0.51			0.08			0.76			0.35			0.03		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	0.40			0.41			0.44			0.59			0.37		
Trading assets	0			0			0			0			0		
Total earning assets	52.37			50.19			50.47			47.30			48.29		
Non-interest cash and due from depository institutions	0.94			1.26			1.51			1.08			1.26		
Other real estate owned	0			0			0			0			0		
All other assets	46.70			48.55			48.02			51.63			50.46		
Memoranda															
Short-term investments	0.91			0.48			1.20			0.94			0.40		
U.S. Treasury securities	0.54			0.03			0.03			0.04			0.04		
US agency securities (excluding mortgage-backed securities)	0.30			0.40			0.38			0.82			1.14		
Municipal securities	0.10			0.19			0.18			0.21			0.18		
Mortgage-backed securities	18.36			12.10			13.84			8.48			9.95		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0.20			0.22			0.21			0.44			0.37		
Loans held-for-sale	0.34			0.12			0.19			0.09			0.01		
Loans held for investment	32.50			37.69			35.55			37.26			36.96		
Real estate loans secured by 1-4 family	19.56			22.32			20.94			23.93			23.84		
Revolving	3.64			5.63			5.14			6.18			5.80		
Closed-end, secured by first liens	15.13			15.97			15.18			16.85			16.37		
Closed-end, secured by junior liens	0.80			0.72			0.62			0.91			1.67		
Commercial real estate loans	7.69			7.14			7.54			6.71			6.62		
Construction and land development	0.85			1.05			1.09			0.73			0.97		
Multifamily	0.90			0.70			0.70			0.74			0.58		
Nonfarm nonresidential	5.94			5.39			5.75			5.24			5.08		
Real estate loans secured by farmland	0			0			0			0			0		

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	83			77.94			79.71			82.04			82.39		
Real estate loans secured by 1-4 family	59.57			59.05			58.60			64.08			64.47		
Revolving	11.07			14.90			14.38			16.54			15.68		
Closed-end	48.49			44.15			44.22			47.54			48.79		
Commercial real estate loans	23.43			18.89			21.11			17.96			17.92		
Construction and land development	2.59			2.79			3.06			1.94			2.62		
1-4 family	1.33			1.02			1.17			0.76			1.16		
Other	1.27			1.77			1.89			1.18			1.46		
Multifamily	2.74			1.85			1.97			1.98			1.56		
Nonfarm nonresidential	18.09			14.25			16.08			14.03			13.74		
Owner-occupied	4.32			3.95			4.28			4.09			3.80		
Other	13.77			10.29			11.80			9.95			9.94		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	13.68			18.16			16.61			12.01			11.13		
Loans to individuals	2.34			3.44			3.13			4.98			5.45		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0.06			0.12		
Other loans and leases	1.31			0.83			0.87			1.04			0.93		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans															
Real estate loans secured by 1-4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Loans to depository institutions and acceptances of other banks															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Other loans and leases															
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.59			15.42			17.30			14.49			14.76		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															

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Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	0.91			0.48			1.20			0.94			0.40		
Liquid assets	20.64			13.87			16.53			10.77			12.41		
Investment securities	19.50			12.94			14.65			9.98			11.68		
Net loans and leases	32.36			37.18			35.06			36.96			36.57		
Net loans, leases and standby letters of credit	32.44			37.27			35.15			37.05			36.68		
Core deposits	50.38			47.95			48.81			43.73			44.76		
Noncore funding	16.20			16.96			16.36			18.65			17.99		
Time deposits of \$250K or more	0.55			0.74			0.78			2.17			2.63		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.82			0.66			0.60			0.84			0.50		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0.82			0.66			0.60			0.84			0.50		
Commercial paper	0.59			0.16			0.43			0.99			0.37		
Other borrowings w/remaining maturity of 1 year or less	0.15			1.82			0.80			1.09			0.56		
Earning assets that reprice within 1 year	7.88			9.16			9.10			11.07			10.48		
Interest-bearing liabilities that reprice within 1 year	1.79			2.32			2.32			3.66			3.88		
Long-term debt that reprices within 1 year	0.15			0.65			0.36			0.79			0.94		
Net assets that reprice within 1 year	5.94			6.19			6.41			6.62			5.66		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	29.73			33.15			30.77			38.20			36.73		
Net short-term noncore funding dependence	2.11			5.41			2.51			8.38			6.96		
Short-term investment / Short-term noncore funding	45.54			15.19			49.27			19.47			10.73		
Liquid assets - short-term noncore funding / Nonliquid assets	23.50			12.43			16.88			6.67			9.91		
Net loans and leases / Total deposits	63.54			76.35			70.70			80.52			77.18		
Net loans and leases / Core deposits	64.24			77.53			71.83			84.51			81.71		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	16.01			7.11			10.33			10.16			9.27		
Available-for-sale securities	83.99			92.89			89.67			89.84			90.73		
U.S. Treasury securities	2.76			0.27			0.23			0.37			0.32		
US agency securities (excluding mortgage-backed securities)	1.54			3.11			2.61			8.22			9.76		
Municipal securities	0.50			1.44			1.24			2.08			1.54		
Mortgage-backed securities	94.17			93.51			94.50			84.96			85.16		
Asset-backed securities	0			0			0			0			0		
Other debt securities	1.03			1.67			1.43			4.38			3.21		
Mutual funds and equity securities	0			0			0			0			0		
Debt securities 1 year or less	2.05			3.14			3.01			5.86			3.15		
Debt securities 1 to 5 years	2.96			6.82			5.10			14.03			16.04		
Debt securities over 5 years	94.99			90.03			91.89			80.10			80.81		
Pledged securities	18.57			31.14			24.83			45.61			41.70		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	103.98			-14.15			39.77			146.12			-56.46		
Investment securities	63.31			40.05			60.13			-10.33			5.86		
Core deposits	13.86			17.53			21.84			2.49			3.75		
Noncore funding	3.55			-0.48			-4.21			8.70			5.73		

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,950,084	1,866,879	1,845,706
Commit: Secured commercial real estate loans	167,182	152,137	150,943	114,068	184,440
Commit: Unsecured real estate loans	84,941	70,174	65,066	18,864	19,719
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	13,076	13,201	13,706	11,890	13,319
Commercial and similar letters of credit	272	31	12	22	21
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	21,750	104,500	100,500	29,383	10,132
Written options contracts (interest rate)	22,289	129,806	120,980	23,171	10,180
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	37,000	37,111	37,000	24,000	24,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							13			13.58			14.09		
Standby letters of credit	0.08			0.09			0.09			0.09			0.10		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	0.51			1.87			1.72			0.56			0.34		
Interest rate contracts	0.51			1.87			1.72			0.56			0.34		
Interest rate futures and forward contracts	0.14			0.72			0.67			0.21			0.08		
Written options contracts (interest rate)	0.14			0.89			0.81			0.17			0.08		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	0.23			0.26			0.25			0.17			0.18		
Foreign exchange contracts	0			0			0			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)							36.38			37.39			38.76		
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Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	81,039	271,417	258,480	76,554	44,312
Interest rate contracts	81,039	271,417	258,480	76,554	44,312
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	21,750	104,500	100,500	29,383	10,132
Written options	22,289	129,806	120,980	23,171	10,180
Exchange-traded	0	0	0	0	0
Over-the-counter	22,289	129,806	120,980	23,171	10,180
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	37,000	37,111	37,000	24,000	24,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	81,039	271,417	258,480	76,554	44,312
Interest rate contracts	81,039	271,417	258,480	76,554	44,312
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	3,468	5,284	5,030	2,218	630
Gross positive fair value	615	5,271	4,536	300	91
Held for trading	0	0	0	0	0
Non-traded	615	5,271	4,536	300	91
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	100			100			100			100			100		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Futures and forwards	26.84			38.50			38.88			38.38			22.87		
Written options	27.50			47.83			46.80			30.27			22.97		
Exchange-traded	0			0			0			0			0		
Over-the-counter	27.50			47.83			46.80			30.27			22.97		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	45.66			13.67			14.31			31.35			54.16		
Held for trading	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	100			100			100			100			100		
Interest rate contracts	100			100			100			100			100		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	0			0			0			0			0		
One year or less	0			0			0			0			0		
Over 1 year to 5 years	0			0			0			0			0		
Over 5 years	0			0			0			0			0		
Gross negative fair value (absolute value)	4.28			1.95			1.95			2.90			1.42		
Gross positive fair value	0.76			1.94			1.75			0.39			0.21		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross positive fair value (X)															
Held for trading (X)															
Non-traded (X)															
Current credit exposure (X)															
Credit losses on derivative contracts															
Past Due Derivative Instruments Fair Value															
30–89 days past due															
90+ days past due															
Other Ratios															
Current credit exposure / Risk-weighted assets															

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	101,201	53,355	53,355	52,119	53,637
Gross losses	7,856	19,619	26,154	28,662	20,517
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,566	3,078	4,748	6,418	4,254
Net losses	3,290	16,541	21,406	22,244	16,263
Provision for loan and lease losses	-21,967	35,204	49,811	23,480	14,745
Adjustments	0	19,441	19,441	0	0
Ending balance	75,944	91,459	101,201	53,355	52,119
Memo: Allocated transfer risk reserve (ATTR)					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.19			0.33			0.35			0.17			0.11		
Provision for loan and lease losses / Average loans and leases	-0.56			0.88			0.93			0.47			0.31		
Provision for loan and lease losses / Net loan and lease losses	-667.69			212.83			232.70			105.56			90.67		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.48			1.67			1.90			1.04			1.08		
Allowance for loan and lease losses / Total loans and leases	1.47			1.66			1.89			1.04			1.08		
Allowance for loan and lease losses / Net loans and leases losses (X)	17.31			4.15			4.73			2.40			3.20		
Allowance for loan and lease losses / Nonaccrual assets	152.52			217.86			213.52			179.43			190.95		
ALLL / 90+ days past due + nonaccrual loans and leases	152.52			217.86			213.52			179.43			190.95		
Gross loan and lease losses / Average loans and leases	0.20			0.49			0.49			0.57			0.43		
Recoveries / Average loans and leases	0.12			0.08			0.09			0.13			0.09		
Net losses / Average loans and leases	0.08			0.41			0.40			0.45			0.34		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	17.46			10.74			16.57			31.28			25.30		
Earnings coverage of net loan and lease losses (X)	66.23			12.89			13.48			13.17			16.44		
Net Loan and Lease Losses By Type															
Real estate loans	0			0.01			0			-0.02			0		
Real estate loans secured by 1-4 family	0			0			-0.01			-0.02			0		
Revolving	-0.01			-0.01			0			0.01			0.01		
Closed-end	0			0			-0.02			-0.03			0		
Commercial real estate loans	-0.01			0.04			0.03			-0.02			-0.02		
Construction and land development	-0.06			0.28			0.19			-0.23			-0.13		
1-4 family	0			0			0			0			0		
Other	-0.06			0.28			0.19			-0.23			-0.13		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland															
Commercial and industrial loans	0.06			0.30			0.55			0.72			0.11		
Loans to individuals	2.79			9.27			9.19			6.66			5.43		
Credit card loans															
Agricultural loans	0			47.18			36.92			0.48			0		
Loans to foreign governments and institutions															
Other loans and leases	1.05			2.66			2.37			3.16			2.98		

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	5,472	8,840	9,998	10,567	13,959
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	49,793	41,980	47,396	29,736	27,295
Total past due and nonaccrual loans and leases	55,265	50,820	57,394	40,303	41,254
Restructured 30–89 days past due	21	85	1,106	357	95
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	31,626	21,763	24,867	8,661	6,834
Total restructured loans and leases	31,647	21,848	25,973	9,018	6,929
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	25,934	22,421	25,972	26,056	25,822
Other real estate owned	0	42	43	0	406
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.11			0.16			0.19			0.21			0.29		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0.96			0.76			0.88			0.58			0.56		
90+ days past due and nonaccrual loans and leases	0.96			0.76			0.88			0.58			0.56		
30–89 days past due restructured	0			0			0.02			0.01			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0.61			0.40			0.46			0.17			0.14		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.11			0.16			0.19			0.21			0.29		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0.96			0.76			0.88			0.58			0.56		
30+ days past due and nonaccrual assets	1.07			0.92			1.07			0.79			0.85		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.32			0.29			0.32			0.22			0.21		
90+ days past due and nonaccrual assets + other real estate owned	0.32			0.29			0.32			0.22			0.21		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.48			0.44			0.50			0.41			0.41		
Allowance for loan and lease losses	99.74			70.55			73.63			105.24			102.88		
Equity capital + allowance for loan and lease losses	3.08			2.67			3.06			2.41			2.42		
Tier 1 capital + allowance for loan and lease losses	99.74			70.55			73.63			105.24			102.88		
Loans and leases + other real estate owned	1.46			1.17			1.39			1.09			1.11		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.07			0.07			0.14			0.07			0.15		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.02			0.80			0.90			0.44			0.47		
Commercial and industrial	30–89 days past due	0.13			0.18			0.09			0.22			0.11		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.52			0.33			0.58			0.96			0.79		
Individuals	30–89 days past due	1.21			1.90			1.83			2.37			2.69		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.81			2.28			2.35			2			1.59		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due	0			0			0			0			0.29		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0.24			0.55			0.43			0.65			0.60		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.09			0.10			0.16			0.09			0.19		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.88			0.55			0.61			0.55			0.59		
Revolving	30–89 days past due	0.02			0.05			0.06			0.05			0.14		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.90			0.85			0.81			0.66			0.77		
Closed-end	30–89 days past due	0.11			0.12			0.20			0.10			0.21		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.88			0.45			0.54			0.51			0.53		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.01			0.01			0.01			0.01			0.02		
Commercial real estate	30–89 days past due	0			0			0.06			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.38			1.58			1.69			0.07			0.05		
Construction and development	30–89 days past due	0			0			0.43			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.30			0.27			0.25			0.45			0.34		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0.43			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.30			0.27			0.25			0.45			0.34		
Multifamily	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	10.60			15.68			15.01			0			0		
Nonfarm non-residential	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.13			0			0.33			0.03			0		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.13			0			0.33			0.03			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus					
Retained earnings	0	0	0	0	0
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	0	0	0	0
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	0
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0			0			0			0			0		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	0			0			0			0			0		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	0			0			0			0			0		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	0			0			0			0			0		
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	539	567	772	651	731	-4.94	7.37
Other insurance activities income	539	567	772	651	731	-4.94	7.37
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	180,068	174,228	176,499	170,144	163,891	3.35	17.70

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.03			0.03			0.03			0.02			0.03		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	237.11			190.50			174.40			318.89			314.46		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0		

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Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	8,803	7,783	7,520	7,153	7,889
Real estate loans	8,803	7,783	7,520	7,153	7,572
Commercial and industrial loans	0	0	0	0	317
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	8,803	7,783	7,520	7,153	7,889
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	13.11			-3.18			5.13			-9.33			-51.02		
Total selected assets	13.11			-3.18			5.13			-9.33			-51.02		
Deposits															

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure					
Total retained credit exposure and asset sale credit exposure					

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	89,647	91,200	120,262	108,301	112,569	-1.70	18.78	
Dividends	84,954	86,231	114,039	101,357	106,391	-1.48	20.88	
Interest	0	102	103	620	252	-100.00	-100.00	
Management and service fees	4,693	4,867	6,120	6,324	5,926	-3.58	-9.16	
Other income	0	0	0	0	0			
Income from subsidiary holding companies	41,659	29,840	33,264	58,255	52,163	39.61	44.82	
Dividends	40,000	28,000	31,000	56,000	50,000	42.86	48.15	
Interest	0	0	0	0	0			
Management and service fees	1,659	1,840	2,264	2,255	2,163	-9.84	-6.11	
Other income	0	0	0	0	0			
Total income from subsidiaries	131,306	121,040	153,526	166,556	164,732	8.48	25.97	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	52	72		-100.00	
Total operating income	131,306	121,040	153,526	166,608	164,804	8.48	-32.52	
Operating Expenses								
Personnel expenses	12,485	10,856	14,368	13,874	16,247	15.01	2.50	
Interest expense	13,481	13,378	17,819	17,464	12,360	0.77	105.10	
Other expenses	11,644	11,532	16,833	15,843	13,337	0.97	-17.05	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	37,610	35,766	49,020	47,181	41,944	5.16	14.70	
Income (loss) before taxes	93,696	85,274	104,506	119,427	122,860	9.88	-42.09	
Applicable income taxes (credit)	-8,074	-8,044	-11,259	-9,807	-8,333			
Extraordinary items								
Income before undistributed income of subsidiaries	101,770	93,318	115,765	129,234	131,193	9.06	-32.93	
Equity in undistributed income of subsidiaries	89,875	54,021	82,059	88,648	70,581	66.37	73.26	
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	50,770	40,096	55,476	55,679	38,104	26.62	34.15	
Subsidiary holding companies	39,105	13,925	26,583	32,969	32,477	180.83	178.74	
Net income (loss)	191,645	147,339	197,824	217,882	201,774	30.07	-5.88	
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	135,724	126,327	169,515	157,036	144,495	7.44	25.53	
Subsidiary holding companys' net income	79,105	41,925	57,583	88,969	82,477	88.68	92.80	

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Parent Company Balance Sheet

	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands									1-Year	5-Year
Assets										
Investment in bank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	2,248,744	74.53	2,109,312	73.80	2,162,017	73.78	2,091,118	1,996,923	6.61	25.33
Common and preferred stock	2,229,702	73.90	2,108,580	73.78	2,157,586	73.63	2,062,732	1,970,566	5.74	25.79
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	22,598	20,789		-100.00
Other receivables	19,042	0.63	732	0.03	4,431	0.15	5,788	5,568	2501.37	2624.18
Investment in subsidiary holding companies	736,532	24.41	720,453	25.21	738,962	25.22	702,824	636,336	2.23	26.03
Common and preferred stock	736,532	24.41	720,453	25.21	736,195	25.12	699,071	634,472	2.23	26.15
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	2,767	0.09	3,753	1,864		-100.00
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	414		-100.00
Cash and due from unrelated depository institution	452	0.01	772	0.03	299	0.01	953	3,328	-41.45	-99.05
Premises, furnishings, fixtures and equipment	2,441	0.08	2,863	0.10	2,697	0.09	3,344	3,106	-14.74	-36.47
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	29,123	0.97	24,649	0.86	26,261	0.90	23,348	17,632	18.15	15.78
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,017,292	100.00	2,858,049	100.00	2,930,236	100.00	2,821,587	2,657,739	5.57	22.88
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	92,246	3.06	23,000	0.80	14,909	0.51	96,723	48,992	301.07	
Other borrowings 1 year or less	0	0	114,835	4.02	64,491	2.20	0	0	-100.00	
Borrowings with maturity over 1 year	473,795	15.70	349,206	12.22	449,145	15.33	399,064	398,874	35.68	58.07
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	67,574	2.24	47,651	1.67	64,000	2.18	45,345	47,221	41.81	-16.87
Balance due to subsidiaries and related institutions	134	0	126	0	189	0.01	195	372	6.35	-97.77
Total liabilities	633,749	21	534,818	18.71	592,734	20.23	541,327	495,459	18.50	63.75
Equity Capital	2,383,543	79	2,323,231	81.29	2,337,502	79.77	2,280,260	2,162,280	2.60	15.24
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,683,090	55.78	1,678,007	58.71	1,678,368	57.28	1,678,257	1,669,267	0.30	1.55
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	740,566	24.54	645,943	22.60	660,398	22.54	622,042	543,623	14.65	73.03
Accumulated other comprehensive income	-40,113	-1.33	-719	-0.03	-1,264	-0.04	-20,039	-50,610		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,017,292	100.00	2,858,049	100.00	2,930,236	100.00	2,821,587	2,657,739	5.57	22.88
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	34		-100.00
Subordinated and long-term debt 1 year or less	134	0	126	0	189	0.01	195	372	6.35	-97.77
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	10.87			8.58			8.60			9.84			9.54		
Bank net income / Average equity investment in banks															
Nonbank net income / Average equity investment in nonbanks	8.27			8.12			8.11			7.85			7.65		
Subsidiary HCs net income / Average equity investment in sub HCs	14.41			7.93			8.10			13.43			13.45		
Bank net income / Parent net income	0			0			0			0			0		
Nonbank net income / Parent net income	70.82			85.74			85.69			72.07			71.61		
Subsidiary holding companies' net income / Parent net income	41.28			28.45			29.11			40.83			40.88		
Leverage															
Total liabilities / Equity capital	26.59			23.02			25.36			23.74			22.91		
Total debt / Equity capital	23.75			20.96			22.61			21.74			20.71		
Total debt + notes payable to subs that issued TPS / Equity capital	23.75			20.96			22.61			21.74			20.71		
Total debt + Loans guaranteed for affiliate / Equity capital	23.75			20.96			22.61			21.74			20.71		
Total debt / Equity capital – excess over fair value	23.75			20.96			22.61			21.74			20.71		
Long-term debt / Equity capital	19.88			15.03			19.21			17.50			18.45		
Short-term debt / Equity capital	3.87			5.93			3.40			4.24			2.27		
Current portion of long-term debt / Equity capital	0.01			0.01			0.01			0.01			0.02		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	21.33			17.69			21.76			21.40			21.26		
Double Leverage															
Equity investment in subs / Equity capital	124.45			121.77			123.80			121.12			120.48		
Total investment in subs / Equity capital	125.25			121.80			124.11			122.53			121.78		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.28			2.57			2.81			2.21			2.19		
Equity investment in subs – equity cap / Net income-div (X)	5.45			9.66			10.35			6.14			6.63		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	98.47			94.07			88.88			100.36			102.77		
Cash from ops + noncash items + op expense / Op expense + dividend	95.10			104.06			98.51			101.37			105.19		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.81			102.87			102.39			104.35			100.33		
Pretax operating income + interest expense / Interest expense	795.02			737.42			686.49			783.85			1,094.01		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	795.02			737.42			686.49			783.85			1,094.01		
Dividends + interest from subsidiaries / Interest expense + dividends	100			94.14			89.64			100.67			106.31		
Fees + other income from subsidiaries / Salary + other expenses	26.33			29.96			26.87			28.87			27.34		
Net income / Current part of long-term debt + preferred dividends (X)	1,430.19			1,169.36			1,046.69			1,117.34			542.40		
Other Ratios															
Net assets that reprice within 1 year / Total assets	-3.42			-5.22			-3.25			-2.41			-1.04		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	42.96			44.46			44.09			47.33			46.33		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	0			0			0			0			0		

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Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	109.54			115.80			124.47			107.92			102.89		
Dividends declared / Net income	58.17			73.35			72.84			64.01			66.90		
Net income – dividends / Average equity	4.55			2.29			2.34			3.54			3.16		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	76.21			79.79			79.14			72.68			78.82		
Dividends from subsidiary holding companies.....	35.88			25.91			21.51			40.15			37.04		
Dividends from all subsidiaries	112.09			105.70			100.65			112.83			115.86		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries.....															
Management and service fees from bank subsidiaries															
Other income from bank subsidiaries.....															
Operating income from bank subsidiaries															
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	62.59			68.26			67.27			64.54			73.63		
Interest income from nonbank subsidiaries.....	0			0.08			0.06			0.39			0.17		
Management and service fees from nonbank subsidiaries	3.46			3.85			3.61			4.03			4.10		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	66.05			72.19			70.94			68.97			77.91		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	50.57			66.79			53.84			62.94			60.62		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	2.10			4.39			3.93			2.53			2.62		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	52.66			71.17			57.77			65.48			63.25		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	64.70			71.24			74.28			60.84			64.56		
Interest income from nonbank subsidiaries.....	0			0.08			0.07			0.37			0.15		
Management and service fees from nonbank subsidiaries	3.57			4.02			3.99			3.80			3.60		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	68.27			75.35			78.33			65			68.30		
Dividends from subsidiary holding companies.....	30.46			23.13			20.19			33.61			30.34		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	1.26			1.52			1.47			1.35			1.31		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	31.73			24.65			21.67			34.97			31.65		
Loans and advances from subsidiaries / Short term debt.....	0			0			0			0			0.07		
Loans and advances from subsidiaries / Total debt	0			0			0			0			0.01		